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this, my Last Will and Testament.

EIGHTH: In the event any of the beneficiaries hereinbefore specifically designated, should contest this, my Last Will and Testament, or should in any manner or by any proceeding question the provisions herein made, or attempt in any manner or proceeding to nullify or invalidate this, my Last Will and Testament, or any part thereof, then I direct that any beneficiary so acting shall be deprived of all legacy hereinbefore given to him or to her, and of all right to participate in my estate in any manner whatsoever.

NINTH: In the event any part or all of the acreage, intended for factory sites, under the conditions specified in subdivision (a) of the Fifth Paragraph herein, shall not be so used, then the same shall be sold or used by the Corporation, herein directed to be formed, whichever shall be better or more advantageous for the institution hereinbefore mentioned.

TENTH: I hereby nominate, constitute and appoint, as the executors of this my last will and testament, the said Holmes D. Baker, Joseph McDivit, and William G. Zimmerman, President, Vice-President and Cashier, respectively, of the Citizens National Bank of Frederick, Maryland, or their successors in office, to act as individuals, however, and I hereby direct that they be paid the sum of Five Hundred Dollars (\$500) each for their services as said executors.

ELEVENTH: I hereby direct that the Collateral Inheritance Tax on the specific legacies, hereinbefore mentioned, shall be paid out of the residue of my estate.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal, this 6th day of May 1930.

CHARLES L. ARN

(SEAL)